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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Robert Wallach

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EXAMINER

FRENEL, VANEL

ART UNIT

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3687

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Detailed Action

Notice to Applicant

Election/Restrictions

1. This communication is in response to the RCE filed on 12/17/07. Claims 98 and 99 have been newly added. Claims 18-19, 24-29, 60-69, and 71-99 are pending.

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 18-19, 27- 29, 60-69, 75, 80 and 98 drawn to a method for providing an insurance policy, classified in class 705, subclass 4.

II. Claims 24-26, 71-74, 81-97 and 99 drawn to a method for providing an incentive, classified in class 705 subclass 14.

2. The inventions are distinct, each from the other because of the following reasons:

Inventions I, II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I has utility as a method for providing insurance policy and invention II has utility such as a method for providing an incentive. See MPEP § 806.05(d).

3. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification and/or because of their recognized divergent subject matter, restriction for examination purposes as indicated is proper.

4. Applicant is advised that the response to this requirement to be complete must include an election of the invention to be even though the requirement be traversed (37 CFR 1.143).

Conclusion

5 Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769. The examiner can normally be reached on 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Gart Matthew can be reached on 571-272-3955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Vanel Frenel/
Primary Examiner, Art Unit 3627

March 13, 2008